

Cigna VHIS Series – Flexi Plan (Superior) | Standard Premium Schedule
 (Effective from 1 April 2019)
 信諾自願醫保系列－靈活計劃（優越）| 標準保費表
 （2019年4月1日生效）



Deductible Option 自付費選項:HK\$25,000

Premium for Non Smoker 非吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	5,596	487	50	9,315	810
1	5,036	438	51	9,771	850
2	4,477	389	52	10,250	892
3	4,477	389	53	10,752	935
4	4,477	389	54	11,279	981
5	4,371	380	55	11,832	1,029
6	4,264	371	56	12,412	1,080
7	4,158	362	57	13,020	1,133
8	4,051	352	58	13,658	1,188
9	3,944	343	59	14,327	1,246
10	3,838	334	60	15,029	1,308
11	3,731	325	61	15,765	1,372
12	3,625	315	62	16,537	1,439
13	3,518	306	63	17,347	1,509
14	3,411	297	64	18,197	1,583
15	3,305	288	65	19,089	1,661
16	3,341	291	66	20,024	1,742
17	3,369	293	67	21,005	1,827
18	3,387	295	68	22,034	1,917
19	3,522	306	69	23,114	2,011
20	3,657	318	70	24,247	2,109
21	3,749	326	71	25,435	2,213
22	3,847	335	72	26,681	2,321
23	3,947	343	73	27,988	2,435
24	4,047	352	74	29,359	2,554
25	4,151	361	75	30,798	2,679
26	4,259	371	76	32,307	2,811
27	4,367	380	77	33,890	2,948
28	4,479	390	78	35,551	3,093
29	4,595	400	79	37,293	3,244
30	4,713	410	80	39,120	3,403
31	4,835	421	81*	40,841	3,553
32	4,958	431	82*	42,638	3,710
33	5,085	442	83*	44,514	3,873
34	5,217	454	84*	46,473	4,043
35	5,350	465	85*	48,518	4,221
36	5,487	477	86*	50,653	4,407
37	5,631	490	87*	52,882	4,601
38	5,774	502	88*	55,209	4,803
39	5,923	515	89*	57,638	5,015
40	6,099	531	90*	60,174	5,235
41	6,340	552	91*	62,822	5,466
42	6,617	576	92*	65,586	5,706
43	6,907	601	93*	68,472	5,957
44	7,209	627	94*	71,485	6,219
45	7,523	655	95*	74,630	6,493
46	7,851	683	96*	77,914	6,779
47	8,194	713	97*	81,342	7,077
48	8,551	744	98*	84,921	7,388
49	8,926	777	99*	88,658	7,713

* These rates apply only to policy Renewal. 此保費只供續保之用。

Notes -

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。
- The initial premium is determined by the Age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。
- The premium is adjusted at each Renewal based on the Age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
- This Standard Premium schedule is subject to update from time to time at Cigna's sole discretion. 信諾保留權利以不時更新此標準保費表。
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

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Deductible Option 自付費選項:HK\$25,000

Premium for Smoker 吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	10,350	900
1	-	-	51	10,857	945
2	-	-	52	11,389	991
3	-	-	53	11,947	1,039
4	-	-	54	12,532	1,090
5	-	-	55	13,147	1,144
6	-	-	56	13,791	1,200
7	-	-	57	14,467	1,259
8	-	-	58	15,176	1,320
9	-	-	59	15,919	1,385
10	-	-	60	16,699	1,453
11	-	-	61	17,517	1,524
12	-	-	62	18,374	1,599
13	-	-	63	19,274	1,677
14	-	-	64	20,219	1,759
15	-	-	65	21,210	1,845
16	-	-	66	22,249	1,936
17	-	-	67	23,339	2,030
18	3,763	327	68	24,482	2,130
19	3,913	340	69	25,682	2,234
20	4,063	353	70	26,941	2,344
21	4,166	362	71	28,261	2,459
22	4,274	372	72	29,646	2,579
23	4,386	382	73	31,098	2,706
24	4,497	391	74	32,621	2,838
25	4,612	401	75	34,220	2,977
26	4,732	412	76	35,897	3,123
27	4,852	422	77	37,656	3,276
28	4,977	433	78	39,501	3,437
29	5,106	444	79	41,437	3,605
30	5,237	456	80	43,467	3,782
31	5,372	467	81*	45,379	3,948
32	5,509	479	82*	47,376	4,122
33	5,650	492	83*	49,460	4,303
34	5,797	504	84*	51,637	4,492
35	5,944	517	85*	53,909	4,690
36	6,097	530	86*	56,281	4,896
37	6,257	544	87*	58,758	5,112
38	6,416	558	88*	61,343	5,337
39	6,581	573	89*	64,042	5,572
40	6,777	590	90*	66,860	5,817
41	7,044	613	91*	69,802	6,073
42	7,352	640	92*	72,873	6,340
43	7,674	668	93*	76,080	6,619
44	8,010	697	94*	79,428	6,910
45	8,359	727	95*	82,922	7,214
46	8,723	759	96*	86,571	7,532
47	9,104	792	97*	90,380	7,863
48	9,501	827	98*	94,357	8,209
49	9,918	863	99*	98,509	8,570

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Notes -

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